

**METHODS AND SYSTEMS TO IDENTIFY AND CONTROL PAYMENT
FRAUD**

ABSTRACT OF THE DISCLOSURE

Methods and systems are provided for processing payments towards a credit account that use historical record information to limit the potential for payment fraud. A history of profile records that extends over a period of time that preceding receipt of a payment is analyzed to determine whether to float the payment. Each of the profile records includes information about the status of the credit account at a particular date within the period of time, such as an account balance for that date and a value for all credited payments made towards the credit account on that date.

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